FIG. 1

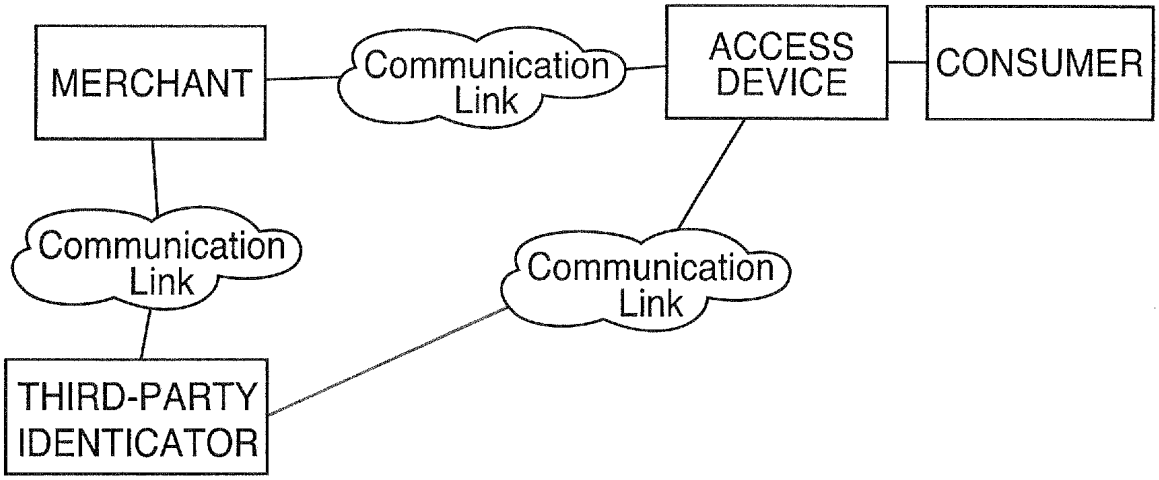

MERCHANT
Communication Link
ACCESS DEVICE
CONSUMER
Communication Link
Communication Link
THIRD-PARTY IDENTICATOR

FIG. 2

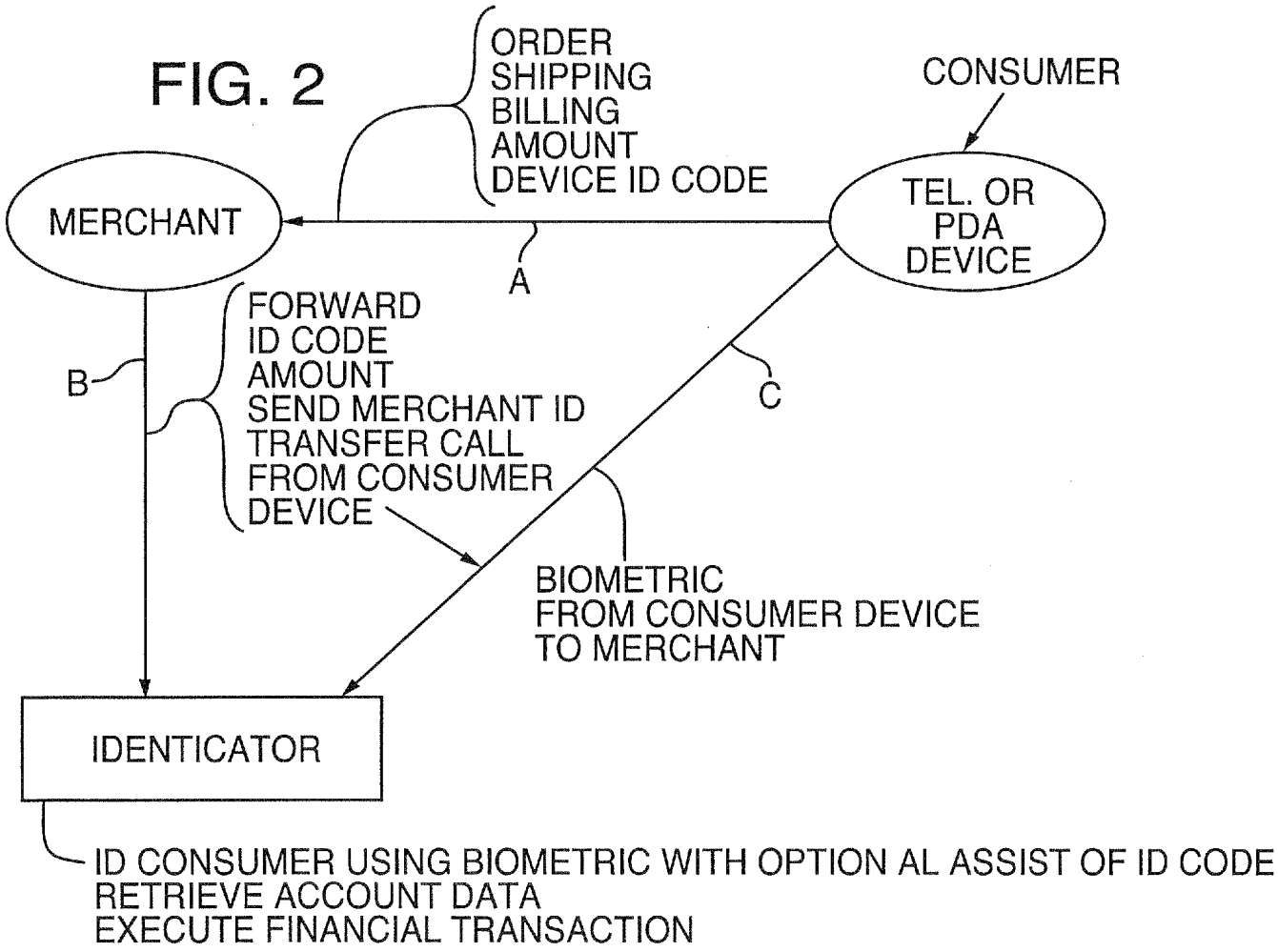

ORDER
SHIPPING
BILLING
AMOUNT
DEVICE ID CODE
CONSUMER
MERCHANT
TEL. OR PDA DEVICE
A
B
C
FORWARD
ID CODE
AMOUNT
SEND MERCHANT ID
TRANSFER CALL
FROM CONSUMER
DEVICE
BIOMETRIC
FROM CONSUMER DEVICE
TO MERCHANT
IDENTICATOR
ID CONSUMER USING BIOMETRIC WITH OPTION AL ASSIST OF ID CODE
RETRIEVE ACCOUNT DATA
EXECUTE FINANCIAL TRANSACTION

FIG. 3

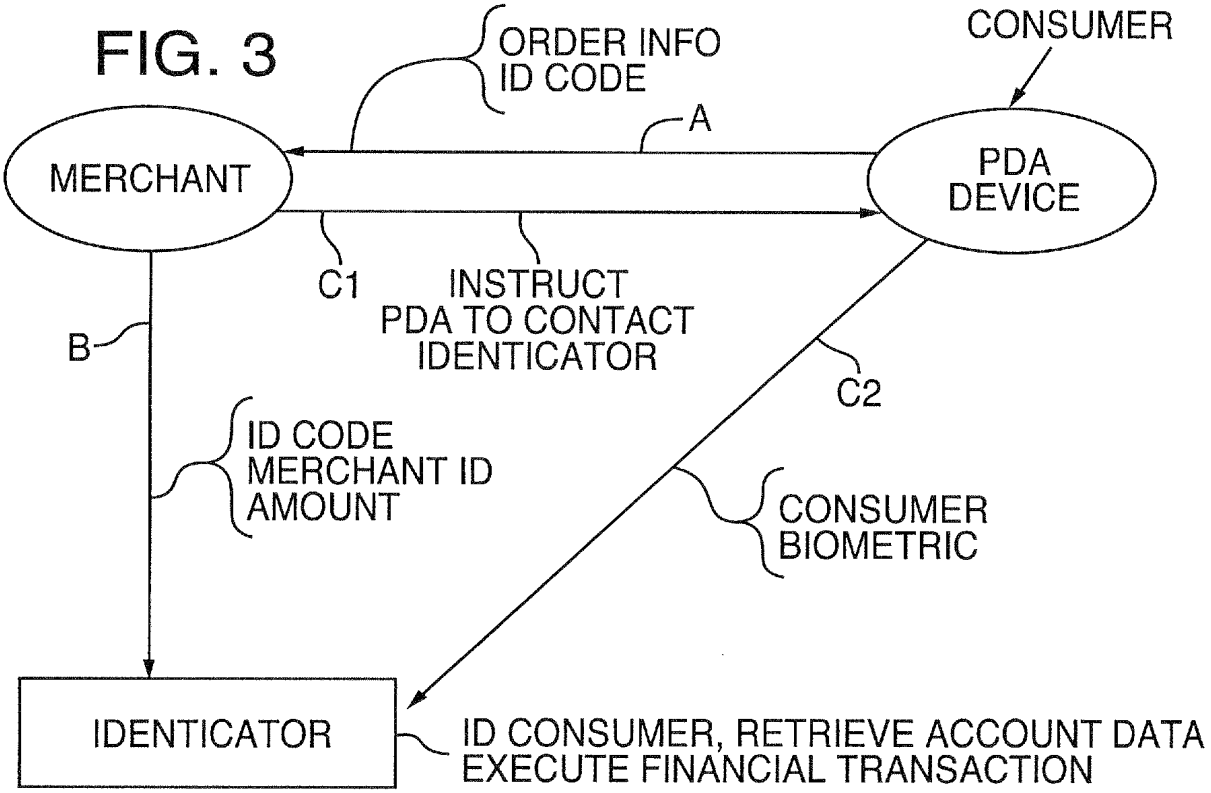
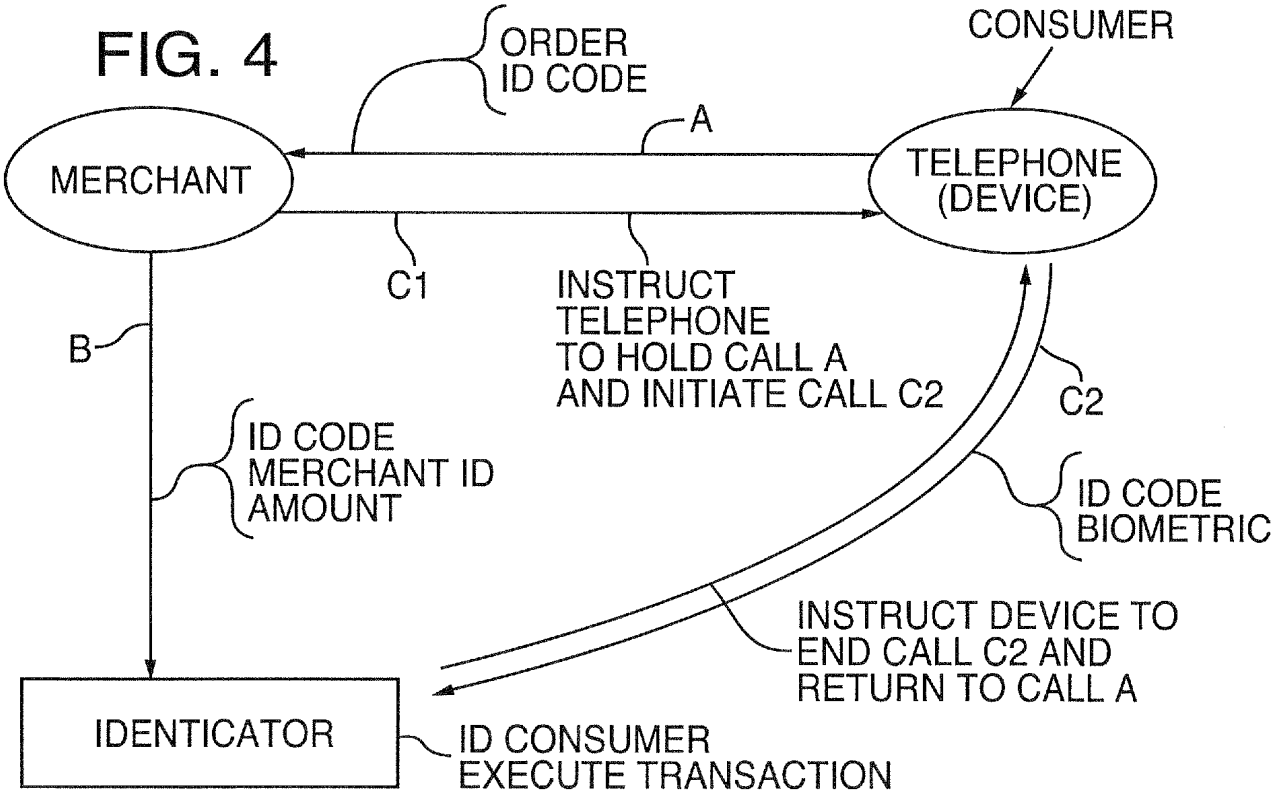

ORDER INFO
ID CODE
CONSUMER
A
MERCHANT
PDA
DEVICE
C1
INSTRUCT
PDA TO CONTACT
IDENTICATOR
B
C2
ID CODE
MERCHANT ID
AMOUNT
CONSUMER
BIOMETRIC
IDENTICATOR
ID CONSUMER, RETRIEVE ACCOUNT DATA
EXECUTE FINANCIAL TRANSACTION

FIG. 4


ORDER
ID CODE
CONSUMER
A
MERCHANT
TELEPHONE
(DEVICE)
C1
INSTRUCT
TELEPHONE
TO HOLD CALL A
AND INITIATE CALL C2
B
C2
ID CODE
MERCHANT ID
AMOUNT
ID CODE
BIOMETRIC
INSTRUCT DEVICE TO
END CALL C2 AND
RETURN TO CALL A
IDENTICATOR
ID CONSUMER
EXECUTE TRANSACTION